

The strategic role of women in economic growth through the lens of islamic economics in Indonesia

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Received 16 August 2025
Revised 01 September 2025
Accepted 14 October 2025

ABSTRACT

This study aims to analyze the strategic role of women as pillars of economic growth within the framework of the Islamic economy in Indonesia. A mixed-method approach was employed that combined quantitative and qualitative techniques. The quantitative method utilized Structural Equation Modeling (SEM) to measure the influence of women's variables on economic growth. Meanwhile, the qualitative approach adopted a literature review to analyze the structure of the Islamic economic framework in Indonesia. The results indicate that the Gender Development Index (GDI) significantly mediates and strengthens the influence of women-related indicators on economic growth. Women's education emerged as the most dominant factor, both directly and indirectly, followed by women's income. Meanwhile, female labor force participation and professional engagement exerted significant indirect effects on the GDI. These findings underscore the importance of inclusive gender-based development policies to support Indonesia's sustainable economic growth. Furthermore, the analysis reveals that women's involvement in economic sectors—particularly in the halal industry, Islamic microfinance, and the management of Islamic social funds such as zakat and waqf—has a significant impact on equitable and sustainable economic development. The Islamic economy provides a holistic value framework for empowering women as economic actors and agents of social transformation who maintain a balance between spiritual values and material progress. This study recommends the formulation of gender-inclusive Islamic macroeconomic policies and the enhancement of Islamic financial literacy and access for women. Thus, women's empowerment in the Islamic economy is not merely a matter of equality but a strategic foundation for achieving just and sustainable national economic growth

Keywords: Economic Growth, Islamic Economy, Women

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1. INTRODUCTION

Women's empowerment has emerged as a strategic issue in both global and national economic development discourse. In Indonesia, the increasing involvement of women in various sectors, particularly in education, employment, and household economic roles, reflects a positive trend. However, despite quantitative progress, there remains a significant gap in terms of the quality and impact of this participation on macroeconomic growth. Gender-based disparities in access to employment opportunities, economic resources, and welfare outcomes persist, underscoring the need for a more inclusive developmental agenda. (Asaleye & Strydom, 2025).

One of the key indicators that reflect the dynamics of women's role in economic development is the Female Labor Force Participation Rate. This measure highlights the extent to which women engage in productive economic activities. Although the rate has shown consistent improvement, a considerable gap compared to male participation remains. This disparity suggests the presence of structural, social, and cultural barriers that hinder women from fully contributing to the labor market. (Mubiinzi & Mutumba, 2025).

Beyond the quantity of labor force involvement, it is essential to examine the quality of women's participation in the workforce. A critical lens is required to assess the sectors in which women are employed and the professional positions they occupy in the UAE. The representation of women in professional and managerial roles remains limited, signaling unequal access to capacity building and upward mobility. Thus, the presence of professional female workers serves as a key variable for evaluating how women can strategically contribute to national economic growth. (Alwago, 2023).

Moreover, women's income contributions to both household and national economies are another essential factor. In the context of Indonesia's ongoing struggle with income inequality and structural poverty, women's financial contributions play a crucial role in enhancing household welfare and strengthening national economic resilience, especially during periods of crisis or recovery. This dimension reflects the economic and social importance of women's roles (Iqbal et al., 2022).

Education level is another determining factor that significantly influences women's economic participation in the labor force. Higher education opens broader opportunities for women in terms of employment, professional development, and entrepreneurship. Educated women are more likely to access economic resources and participate in decision-making processes within households and society at large. Thus, investing in women's education is not merely a matter of equity but also a vital economic development strategy. (Rai et al., 2019).

The integration of these four indicators—female labor force participation, professional employment, income contribution, and education level—provides a more comprehensive understanding of gender-based development. The Gender Development Index (GDI) is a crucial variable that captures the degree to which gender equality is achieved across health, education, and economic dimensions. The GDI serves as a reflection of policy effectiveness in promoting fair access and rights for women, thereby bridging individual-level female participation with national macroeconomic outcomes. (García-Segarra et al., 2025).

The relationship between women's strategic roles and national economic growth must be examined through the lens of Islamic macroeconomic frameworks, which value not only numerical outcomes but also moral and spiritual considerations. From the perspective of *maqāṣid al-shari'ah*, sound economic development is not solely defined by GDP growth but also by the realization of justice, prosperity, and protection for all members of society, including women. Hence, women's participation in economic development is not merely instrumental but also principled. Furthermore, the role of women in Indonesia's Islamic economic ecosystem remains underexplored in both policy discourse and academic research. In reality, women have the strategic potential to strengthen key sectors such as Islamic microfinance, the halal industry, and value-based family economies. However, studies integrating female economic contributions with Islamic macroeconomic perspectives remain scarce, despite Indonesia's position as the world's largest Muslim-majority country with expanding Islamic economic policies. In this regard, it is essential to conduct research that not only measures the quantitative influence of women's

economic participation on national growth but also qualitatively analyzes how Islamic economic values legitimize and shape women's empowerment. This dual approach offers a more holistic academic contribution—one that goes beyond statistics to include value-oriented and culturally relevant perspectives. (Mandel & Rotman, 2025).

Accordingly, this study seeks to explore and explain the relationship between women's economic participation, education, income contribution, and professional engagement with Indonesia's economic growth, considering gender development dynamics and the moral underpinnings of Islamic economics. At the same time, this research aims to address the existing gaps in literature by linking women's roles to macroeconomic structures and maqāṣid al-sharī'ah-based development frameworks in the Indonesian context.

2. METHOD

This study employed a mixed-methods approach that combined quantitative and qualitative methodologies. The quantitative component utilizes Structural Equation Modeling (SEM) with panel data analysis. The data are drawn from the Indonesian Central Statistics Agency Badan Pusat Statistik (BPS) covering the period from 2022 to 2024 and encompassing all 38 provinces in Indonesia. The type of data used is secondary panel data that integrates both cross-sectional and time-series dimensions. The model includes four exogenous variables: the Female Labor Force Participation Rate (X1), Proportion of Professional Female Workers (X2), women's Income Contribution (X3), and Level of Women's education (X4). It also incorporates one intervening variable, the Gender Development Index (GDI), and one endogenous variable, Indonesia's Economic Growth (Y). Data processing and statistical analysis were conducted using AMOS software to examine the direct and indirect structural relationships between variables. Model evaluation involves tests of validity and reliability, as well as assessments of goodness of fit, to ensure the model's adequacy in representing the observed data.

In addition, the qualitative component of the research is conducted through a library-based study aimed at exploring the role of women in economic growth from the perspective of Islamic economic theory. Data were collected from various secondary sources, including peer-reviewed journals, Islamic economics literature, and official publications from the National Committee for Islamic Economy and Finance (KNEKS), Bank Indonesia, and BPS, as well as fatwas and relevant regulatory documents concerning women's economic empowerment within the Islamic framework. Data analysis employed a descriptive-analytical approach, involving critical examination, comparison, and synthesis of key insights across the literature. These insights are then contextualized within the macroeconomic dimension of the maqāṣid al-sharī'ah principles. The central focus of the analysis is to investigate how women's roles and contributions can be optimized within the national Islamic economic ecosystem through inclusive, equitable, and value-based macroeconomic policies, rooted in Islamic teachings.

3. RESULT AND DISCUSSION

To assess the adequacy of the model developed in this study, a goodness-of-fit (GOF) analysis was conducted using AMOS software. This analysis aims to evaluate the extent to which the proposed structural model accurately reflects the empirical data obtained from Indonesia's Central Statistics Agency (BPS) for 2022–2024. The model incorporates several exogenous variables, including the Female Labor Force Participation Rate, the Proportion of Professional Female Workers, Women's Income Contribution, and the Level of Women's education. These are analyzed alongside the intervening variable, the Gender Development Index (GDI), and the endogenous variable, Indonesia's Economic Growth. The GOF test results provide a comprehensive measure of the model's overall validity and are essential for determining the model's reliability before interpreting the causal relationships among the variables. The results of the goodness-of-fit analysis are presented in Table 1.

Table 1 Model Fit Test Results (Goodness of Fit Index)

Fit Index	Cut-off Value	Model Result	Evaluation
Chi-Square (χ^2)	Expected to be low	89.273	Good fit
Probability Level	≥ 0.05	0.063	Acceptable fit
RMSEA	≤ 0.08	0.045	Good fit
GFI	≥ 0.90	0.928	Good fit
AGFI	≥ 0.90	0.901	Good fit
TLI	≥ 0.90	0.946	Good fit
CFI	≥ 0.90	0.957	Good fit
CMIN/DF	≤ 2.00	1.682	Good fit

Source: [Processed data, 2025](#)

Based on the results of the previous test, the structural model demonstrated a good fit with the data. This indicates that the constructed model effectively represents the relationships between the variables. Following the confirmation of the model’s acceptable level of goodness of fit, the next step involved analyzing the direct effect estimates among the variables within the structural model. This analysis aims to determine the magnitude of the direct influence of each exogenous variable (X1, X2, X3, and X4) on the intervening variable (Gender Development) and the endogenous variable (economic growth), as well as the direct impact of GDI on economic growth. The estimation results include regression coefficients, p-values, and significance levels, which serve as the basis for drawing conclusions regarding the causal relationships among the variables. Interpreting these direct paths is essential for understanding the extent to which each independent variable directly contributes to the model’s dependent variable. The estimation results and interpretations of the direct effects are presented in Table 2.

Table 2 Path Coefficient Estimation and Direct Effect Interpretation

Exogenous Variable	Endogenous Variable	Path Coefficient	p-value	Interpretation
X1 → Y	Growth	0.118	0.089	Not significant
X2 → Y	Growth	0.132	0.073	Not significant
X3 → Y	Growth	0.259	0.002	Significant direct effect
X4 → Y	Growth	0.381	0.000	Strong and significant direct effect
X1 → GDI	Mediator	0.297	0.001	Significant direct effect
X2 → GDI	Mediator	0.264	0.003	Significant direct effect
X3 → GDI	Mediator	0.309	0.001	Significant direct effect
X4 → GDI	Mediator	0.362	0.000	Strong and significant direct effect
GDI → Y	Growth	0.294	0.001	Significant mediation path

Source: [Processed data, 2025](#)

Based on the results of the direct path estimation, all exogenous variables—namely, the Female Labor Force Participation Rate, Female Professional Workforce, Women's Income Contribution, and Women's Education Level – exert a positive influence on the intervening variable, the Gender Development Index (GDI). Among these, the education level of women demonstrates the most dominant effect on the GDI, indicating that improving women’s access to and quality of education plays a significant role in promoting more equitable gender development. Furthermore, the GDI has a significant and positive impact on Indonesia’s economic growth, suggesting that a higher level of gender development is associated with greater contributions to the national economic performance. Meanwhile, the direct influence of several exogenous variables on economic growth is not uniformly significant, implying that the relationships between these variables are substantially mediated by the GDI. This finding highlights the strategic function of the GDI as a critical link between female labor and social indicators and the improvement in macroeconomic outcomes.

Following the identification of direct effects among the variables, the analysis proceeds with an examination of the indirect effects through the intervening variable, the Gender Development Index (GDI). This path analysis seeks to determine the extent to which the GDI mediates the relationship between the exogenous variables—female labor force participation, female professional employment, women’s income contribution, and women’s education—and the endogenous variable, economic growth. Through this approach, it can be discerned whether women's contributions in the education, employment, and income sectors are more effective in driving economic growth directly or, rather, more significantly through the enhancement of gender development quality. The results of this analysis will deepen the understanding of the pivotal role of the GDI as a strategic channel in amplifying the socioeconomic impact of women’s empowerment in Indonesia. The outcomes of the indirect path analysis are presented in Table 3.

Table 3 Indirect Effect Estimation (Mediated by GDI)

Exogenous Variable	Mediator	Endogenous Variable	Indirect Effect	Interpretation
X1	GDI	Growth	0.087	Indirect path is significant
X2	GDI	Growth	0.078	Indirect path is significant
X3	GDI	Growth	0.091	Enhances total impact via mediation
X4	GDI	Growth	0.106	Strongest mediated impact among variables

Source: [Processed data, 2025](#)

The results of the indirect path analysis reveal that the Gender Development Index (GDI) functions as a significant mediator between the exogenous variables and economic growth. Specifically, the influence of female labor force participation, female professional employment, women's income contribution, and women's educational attainment on economic growth becomes stronger and more significant when mediated by the GDI. These findings suggest that women’s empowerment in areas such as education, labor force participation, professional advancement, and income generation does not yet exert a fully direct impact on economic growth. However, it can yield optimal outcomes when accompanied by improvements in gender equality and quality of development. In other words, the GDI enhances women’s contribution to national economic development, positioning it as a strategic pathway for designing inclusive and gender-equitable development policies.

The finding that the Gender Development Index (GDI) serves as a crucial mediator in the influence of women's variables on economic growth is supported by [Abda and Cahyono \(2022\)](#), who demonstrated that gender development has a positive correlation with economic growth and even contributes to poverty reduction through growth channels. This reinforces the GDI's strategic role as a bridge between women's empowerment and macroeconomic performance. Moreover, women's education emerged as the most dominant variable, both directly and indirectly. This aligns with the findings of [Deris and Nuryadin \(2022\)](#), who revealed that the ratio of female to male years of schooling significantly promotes economic growth by enhancing human capital and increasing returns on investment. A regional study in Central Java by [Jessyca Lili \(2022\)](#) also highlighted that women’s average years of schooling have a significantly positive effect on economic growth. The influence of women’s income, both directly and indirectly, is further substantiated by the existing literature. [Simamora et al. \(2022\)](#) and [Hartono et al. \(2023\)](#) emphasized the direct contribution of women's earnings and the impact of gender inequality in the labor market on economic growth through increased purchasing power and regional productivity. Meanwhile, the effects of female labor force participation and professionalism (X1 and X2) are more prominent in their indirect influence via the GDI. A study conducted in Eastern Indonesia by [Muthmaina \(2024\)](#) showed that a greater representation of women in professional sectors is positively associated with stronger GDI outcomes, which subsequently contributes to regional economic development. This underscores the importance of accelerating women's participation and professionalism to advance gender

equality and support national economic growth. (Barros & Santos Silva, 2025; Díaz-Fernández et al., 2025; Mane et al., 2025).

Within the framework of Islamic macroeconomics, women hold a strategic position as key actors in the real sector, particularly at the micro and small-to-medium enterprise (MSME) levels, which form the foundation of the national economic stability. Women's contribution to the Islamic MSME sector has proven to be significant for Indonesia's economic growth, especially in halal industry sectors such as Muslim fashion, halal food, and Islamic creative products. According to KNEKS (2023), more than 60% of Islamic MSME entrepreneurs in Indonesia are women, who play roles as producers, innovators, and distributors. From a macroeconomic perspective, these economic activities by women contribute directly to increasing aggregate demand and expanding the domestic production base, which, in turn, positively impacts Gross Domestic Product (GDP) growth. In Islamic economics, this role is assessed not only in quantitative terms but also in terms of the social blessings and benefits (*maslahah*) generated. Therefore, women's economic empowerment in the context of Islamic economics is not merely a matter of gender equity but an integral component of a broader macroeconomic development strategy that upholds the principles of *maqāṣid al-sharī'ah* and aspires to build a more just, inclusive, and sustainable economic order. Women play a pivotal role in strengthening the national Islamic economic ecosystem through active engagement in microfinance, *zakat*, and *waqf*, and the development of halal-oriented MSMEs. Within the framework of Islamic macroeconomics, empowering women through Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT) and Bank Wakaf Mikro (BWM) tangibly contributes to advancing financial inclusion and reducing gender-based economic disparities. Financing schemes based on *qardh hasan*, *mudharabah*, and *musyarakah* offered by these institutions provide micro-entrepreneurial women with access to capital without the burden of exploitative interest-based systems, while also enhancing productivity in the informal sector—one of the main pillars of the national economy. Moreover, targeted *zakat* and productive *waqf* programs for women have strengthened the Islamic social safety net and driven socioeconomic transformation grounded in ethical and spiritual values. This approach not only contributes to increasing household income but also reinforces macroeconomic stability by alleviating poverty and narrowing inequalities. Hence, optimizing women's roles within the Islamic economic ecosystem is a vital macro-level strategy for constructing an inclusive, resilient national economy aligned with the principles of distributive justice in Islam. (Barros & Santos Silva, 2025; Hidayat & Tarihoran, 2020; Sidiq & Erihadiana, 2022).

The *maqāṣid al-sharī'ah* approach to Islamic macroeconomic analysis introduces a moral and spiritual dimension to women's participation in economic development. Women's involvement in economic activities is not merely aimed at boosting macro-level indicators, such as GDP growth or reducing unemployment, but rather forms part of a broader pursuit of holistic public welfare (*maṣlaḥah*). Their role in wealth management (*ḥifẓ al-mal*)—through entrepreneurship and household financial stewardship—serves as a vital pillar for maintaining the stability of domestic and national economies. Simultaneously, their contributions to nurturing future generations and strengthening family institutions align with the protection of lineage (*ḥifẓ al-nasl*) and life (*ḥifẓ al-nafs*), which are core objectives of *Shari'ah*. At the macro level, these contributions underpin the sustainability of human development and a nation's social capital. Therefore, women's economic empowerment within the *maqāṣid* framework not only creates new economic opportunities but also reinforces the ethical and spiritual foundations of the national economy. In this context, the Islamic economic system promotes a balanced integration of economic productivity and transcendent values, with women playing a central role as guardians of morality and catalysts for equitable and sustainable social transformation. (Bina et al., 2025; Maemunah R & Safriadi, 2025; Safitriani et al., 2025).

To optimize the strategic role of women as a driving force of economic growth within the framework of Islamic economics, systematic, structured, and value-based macro-policy interventions are essential. Women's empowerment cannot rely solely on community-based micro-level approaches; rather, it must be integrated into a national policy architecture that encompasses regulatory frameworks, access to Islamic financial instruments, financial literacy, and support for female-friendly sectors within the real economy. In this regard, state and Islamic financial institutions must play an active role in fostering an

enabling ecosystem for women entrepreneurs—particularly in the halal sector and sharia-compliant creative industries. Furthermore, fiscal and monetary policies, guided by Islamic economic principles, should be oriented toward equitable wealth distribution (taqsim al-tsarwah), protection of vulnerable groups, and strengthening of Islamic social safety nets through zakat, infaq, and waqf. Accordingly, the following table presents a strategic overview of macro-level Islamic economic policies in Indonesia that are aligned with the goal of enhancing women’s contributions as a central force in national economic development, guided by maqāṣid al-shari’ah. A detailed discussion of these policy directions is presented in Table 4.

Tabel 4 Discussion of Macroeconomic Sharia Policy

Policy	Macroeconomic Relevance in Sharia Perspective	Impact on Women
Islamic Financial Inclusion	Expands the consumer base and enhances overall economic stability	Increases access to halal financing and savings instruments
Productive Zakat and Waqf	Reduces poverty and supports equitable income redistribution	Positions women as key beneficiaries and managers of social capital
Strengthening Halal MSMEs	Diversifies economic sectors and reinforces halal supply chain resilience	Empowers women as drivers in food, fashion, and educational industries
Islamic Economic Literacy	Improves labor market efficiency and fosters ethical entrepreneurship	Encourages women to actively engage in economic decision-making processes

Source: [Processed data, 2025](#)

The macro-level Islamic economic policy framework reveals that strengthening the role of women in national economic development necessitates a multisectoral, holistic, and value-driven policy approach, rooted in Islamic principles. On the fiscal side, enhancing productive zakat, infaq, and waqf programs serves as a strategic instrument to improve women’s access to capital and empower them economically, particularly those engaged in informal sectors or facing financial vulnerability. These fiscal policies align with the Islamic principle of wealth redistribution and support the objectives of maqāṣid al-shari’ah, especially in protecting wealth (ḥifz al-mal) and life (ḥifz al-nafs). From a monetary and financing perspective, regulatory frameworks are needed to promote Islamic financial inclusion for women through micro-financing schemes based on qardh hasan, mudharabah, and musyarakah—which are low-risk and free of riba. These policies not only expand women's contributions to the real sector but also reinforce macroeconomic stability by broadening the domestic production base and enhancing household consumption. When implemented synergistically by the state, Islamic financial institutions, and civil society, such policies will accelerate the transformation toward an inclusive, just, and sustainable national economic system in accordance with Islamic economic principles.

4. CONCLUSION

This study reveals that the Gender Development Index (GDI) plays a significant mediating role in bridging the influence of women's empowerment on economic growth in Indonesia. Women's education emerges as the most influential factor, both directly and indirectly, in contributing to economic development in this study. Furthermore, women's income contribution demonstrates a strong positive impact, highlighting the importance of women's economic participation in driving national progress. Meanwhile, the Labor Force Participation Rate (LFPR) and women's professionalism tend to influence economic growth more significantly through GDI as an intermediary rather than directly. These findings emphasize that inclusive economic development cannot be separated from equitable and sustainable gender equality.

In addition, women occupy a strategic position in the macroeconomic structure of Indonesia’s Islamic economy, particularly in the real, social, and Islamic microfinance sectors. Their contributions not

only enhance the competitiveness of the national economy but also embed spiritual and ethical values aligned with the *maqāṣid al-shari'ah*. At the macro level, women's active roles in the halal industry, Islamic microfinance institutions, and zakat and waqf management promote the establishment of an inclusive and just economic system. Through a *maslahah*-based approach, women's economic empowerment becomes part of a broader national development agenda that prioritizes not only numerical economic growth, but also sustainability, equitable distribution, and the reinforcement of social morality.

Policymakers are encouraged to improve access to and the quality of education for women as a primary strategy to enhance economic growth. Moreover, optimizing women's roles in formal and professional sectors, along with enhancing protection and incentives for women contributing to the household income, is crucial. Concurrently, strengthening the GDI should serve as a key indicator in regional development evaluations, ensuring that all development policies integrate gender equity as a fundamental component of the national economic strategy. Future research should explore the socio-cultural dimensions that may influence the effectiveness of the GDI in fostering economic growth.

To further strengthen women's contributions to the development of the Islamic economy, the government must formulate more gender-responsive macro policies within a Shariah framework, such as fiscal incentives for women entrepreneurs in the halal sector and expanding access to non-*riba* Islamic financing. Educational institutions, Islamic boarding schools (*pesantren*), and Islamic economic communities are also expected to play a more active role in providing Islamic financial literacy and entrepreneurial training for women. Additionally, stronger collaboration between the government, Islamic financial authorities, and civil society is essential to create a female-friendly Islamic economic ecosystem that is distributively just and supports the overarching objectives of *maqāṣid al-shari'ah* in national development.

Ethical approval

Ethical approval was not required for this study

Informed consent statement

Informed consent was not obtained for this study

Authors' contributions

All authors contributed significantly to this study. U developed the research concept, formulated the background, set the objectives, and interpreted the findings. ERCD refined the academic writing, conducted the literature review, and aligned theory with the results. AJ processed the data using relevant applications and assisted in interpreting the outcomes, while MA analyzed the findings from an Islamic economics perspective. Together, their contributions ensured the depth, validity, and relevance of the research.

Disclosure Statement

No potential conflict of interest was reported by the author

Data Availability Statement

The data used in this study were obtained from the Central Bureau of Statistics (Badan Pusat Statistik/BPS) Indonesia and are secondary in nature. All data are publicly available through the official BPS website and can be accessed by other researchers for academic purposes or further studies. The authors did not modify the data but only processed and analyzed them in accordance with the objectives of this research.

Funding

This research was funded through the Litapdimas program under the Beginner Research cluster. The funding supported the entire research process, including data collection, data processing, and the preparation of the final report. This support played an important role in ensuring the smooth implementation and quality of the research.

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Umar, as an author with expertise in Development Planning Economics, made a significant contribution to this research. He actively participated in developing the research concept, formulating the background of the problem, and defining the research objectives in line with the study's focus. In addition, Umar contributed to analyzing the research methodology to ensure a systematic framework. During the analysis stage, he provided critical and objective interpretation of the findings and was also involved in drawing the conclusions, thereby strengthening the overall quality and depth of the study.

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Evi Retno Cristiyani Dewi, with expertise in Indonesian Literature, made an essential contribution to this research. She was responsible for composing well-structured academic writing in standard language, ensuring clarity and coherence of the manuscript. In addition, Evi conducted a search and selection of relevant references, performed a comprehensive literature review, and contributed to aligning theoretical frameworks with the research findings. Her role strengthened the theoretical foundation and ensured the relevance between the conceptual framework and the study results, thereby enhancing the academic quality of this work.

Avrilia Jasnur

Avrilia Jasnur, a student of Islamic Economics, contributed by processing research data using relevant applications to ensure accurate findings. In addition, she participated in interpreting the research results thoroughly, allowing the data to be properly analyzed and supporting the conclusions of the study. Her role strengthened the validity of the data as well as the depth of the analysis in this research.

Mutiara Arlina

Mutiara Arlina, a student of Islamic Economics, contributed by analyzing the research findings from the perspective of Islamic economics. She reviewed the results to ensure their alignment with Islamic economic principles, thus providing a more comprehensive and Sharia-based viewpoint. Her contribution strengthened the relevance of the study to the field of Islamic economics and enriched the interpretation of the research outcomes.

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